

IBC BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 2339759	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$219	\$240	9.4%		
Loans	\$148	\$174	17.0%		
Construction & development	\$15	\$14	-11.4%		
Closed-end 1-4 family residential	\$44	\$51	16.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$1	96.1%		
Commercial & Industrial	\$8	\$7	-15.2%		
Commercial real estate	\$69	\$88	27.1%		
Unused commitments	\$9	\$7	-15.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$33	\$47	41.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$21	\$6	-73.7%		
Cash & balances due	\$8	\$6	-26.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$198	\$215	8.9%		
Deposits	\$192	\$206	7.1%		
Total other borrowings	\$5	\$9	73.8%		
FHLB advances	\$5	\$7	40.0%		
Equity					
Equity capital at quarter end	\$21	\$24	14.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	9.9%	--		
Tier 1 risk based capital ratio	13.8%	14.1%	--		
Total risk based capital ratio	15.1%	15.4%	--		
Return on equity ¹	-13.5%	0.8%	--		
Return on assets ¹	-1.3%	0.1%	--		
Net interest margin ¹	3.4%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	67.7%	158.6%	--		
Loss provision to net charge-offs (qtr)	130.4%	151.0%	--		
Net charge-offs to average loans and leases ¹	2.6%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.8%	11.8%	0.0%	0.5%	--
Closed-end 1-4 family residential	0.8%	0.2%	0.8%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.2%	--
Commercial & Industrial	4.5%	2.9%	0.0%	2.3%	--
Commercial real estate	1.0%	0.0%	0.9%	0.1%	--
Total loans	2.1%	1.1%	0.7%	0.2%	--